

Fill in this information to identify the case:

Debtor 1 Jarrod Anthony Golden

Debtor 2 Angela Nicole Golden
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 24-01134-JAW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Planet Home Lending, LLC

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 0775

Date of payment change:
Must be at least 21 days after date of this notice 07/01/2025

New total payment:
Principal, interest, and escrow, if any \$1,565.57

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 450.43 New escrow payment: \$ 488.89

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: New interest rate:

Current principal and interest payment: \$ New principal and interest payment: \$

Debtor 1 Jarrod Anthony Golden
First Name Middle Name Last Name

Case number (if known) 24-01134-JAW

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change:

Current mortgage payment: \$ New mortgage payment: \$

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Natalie Brown

Signature

Date 6/6/2025

Print:

Natalie Brown

Title Attorney for Creditor

First Name Middle Name Last Name

Company

Rubin Lublin, LLC

Address

3145 Avalon Ridge Place, Suite 100

Number Street
Peachtree Corners, GA 30071

City State ZIP Code

Contact phone

(877) 813-0992

Email nbrown@rlselaw.com



321 Research Parkway, Suite 303
Meriden, CT 06450
NMLS ID # [REDACTED]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Analysis Date: 04/08/2025
Loan Number: [REDACTED]
Borrower Name: JARROD A GOLDEN
Co-Borrower Name: ANGELA N GOLDEN
Customer Service: 866-882-8187
Monday through Friday 8:30 a.m. to 9:00 p.m. Eastern Time
Visit Our Website at: www.planethomelending.com
Email: cs@myloansupport.com

ADDRESS SERVICE REQUESTED

JARROD A GOLDEN
ANGELA N GOLDEN
113 FEDERAL COVE
MADISON MS 39110

Planet Home Lending, LLC ("Planet") has reviewed your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay items such as property taxes, mortgage insurance and homeowner's insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting July 01, 2025 ?

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$1,076.68	\$1,076.68	\$0.00
Escrow	\$450.43	\$463.62	\$13.19
Shortage/Surplus	\$0.00	\$25.27	\$25.27
Total Monthly Payment	\$1,527.11 *	\$1,565.57	\$38.46

- Note:** If you currently use a bill pay service to make your monthly payments, please update the amount scheduled for submission in July to reflect the new payment listed above. If you are currently set up on automatic payments with Planet, your July payment will automatically be adjusted to include the above escrow amount(s).
- If you have an adjustable rate mortgage the New Payment Amount may not reflect any pending changes to the Principal and Interest portion of your payment.

* For customers in a Chapter 11 or 13 bankruptcy, this amount may not reflect payments made to the trustee. Please contact your attorney or Trustee if you have any questions.

2. What are the most common reasons that my escrow payment may change from year to year?

A. Increases or Decreases in Amounts Billed – the amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance, and homeowner's insurance premiums. The information below compares the amounts Planet expected to pay for each item this past year from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Expected Amounts Due	Actual Amounts Due	Difference
COUNTY	\$1,893.55	\$1,893.55	\$0.00
FHA RBP	\$2,031.60	\$1,978.80	-\$52.80
HOMEOWNERS	\$1,480.00	\$1,691.00	\$211.00
Total Annual Escrow Payments	\$5,405.15	\$5,563.35	\$158.20
Monthly Escrow Payments	\$450.43	\$463.62	\$13.19

B. Repayment of Escrow Shortage or Surplus – According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of \$597.43 in January. This means you will have a **shortage** of \$303.23 in your escrow account.

Projected Low Escrow Balance	Allowed Low Escrow Balance	Shortage
-\$238.73	\$597.43	(\$303.23)

Please write your loan number on your check and mail this portion with your payment.

Loan Number: [REDACTED]

Name: JARROD A GOLDEN
ANGELA N GOLDEN

Shortage Amount: \$303.23

ESCROW SHORTAGE COUPON

The total shortage has been divided over 12 months and \$25.27 will automatically be added to your monthly payment beginning July 01, 2025. Your new payment amount including the shortage will be \$1,565.57.

Once your shortage is satisfied, your new monthly payment will be \$1,540.30 as long as a new analysis has not been completed.

Amount Enclosed \$ _____



321 Research Pkwy, Ste 303
Meriden CT 06450

NEW PAYMENT EFFECTIVE DATE: July 01, 2025

COMING YEAR ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. If you want a further explanation or would like to request another analysis this computation year, please call our toll-free number.

Unless limited by state law, Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Please keep this statement for comparison with the actual activity in your escrow account at the end of the escrow accounting computation year.

TABLE 1 - ACCOUNT PROJECTIONS

<u>Month</u>	<u>Payments to Escrow Account</u>	<u>Payments from Escrow Account</u>	<u>Description</u>	<u>Escrow Required Balance</u>	<u>Projected Balance</u>
Beginning Balance				\$2,090.94	\$1,254.78
July	463.62	164.90	FHA RBP	2,389.66	1,553.50
August	463.62	164.90	FHA RBP	2,688.38	1,852.22
September	463.62	164.90	FHA RBP	2,987.10	2,150.94
October	463.62	164.90	FHA RBP	3,285.82	2,449.66
November	463.62	164.90	FHA RBP	3,584.54	2,748.38
November	0.00	1,691.00	HOMEOWNERS	1,893.54	1,057.38
December	463.62	164.90	FHA RBP	2,192.26	1,356.10
January	463.62	164.90	FHA RBP	2,490.98	1,654.82
January	0.00	1,893.55	COUNTY	597.43	-238.73
February	463.62	164.90	FHA RBP	896.15	59.99
March	463.62	164.90	FHA RBP	1,194.87	358.71
April	463.62	164.90	FHA RBP	1,493.59	657.43
May	463.62	164.90	FHA RBP	1,792.31	956.15
June	463.62	164.90	FHA RBP	2,091.03	1,254.87

** Low Balance used to determine escrow overage or shortage.

TABLE 2 - ESCROW ACTIVITY HISTORY

<u>Month</u>	<u>Payments to Escrow Account Projected</u>	<u>Actual</u>	<u>Payments from Escrow Account Projected</u>	<u>Actual</u>	<u>Description</u>	<u>Escrow Account Balance</u>
					Beginning Balance	\$1,153.84
June	450.43	450.43	169.30	0.00 *	FHA RBP	1,604.27
June	0.00	0.00	0.00	169.30 *	FHA RBP	1,434.97
July	450.43	450.43	169.30	0.00 *	FHA RBP	1,885.40
July	0.00	0.00	0.00	169.30 *	FHA RBP	1,716.10
August	450.43	450.43	169.30	0.00 *	FHA RBP	2,166.53
August	0.00	0.00	0.00	169.30 *	FHA RBP	1,997.23
September	450.43	450.43	169.30	0.00 *	FHA RBP	2,447.66
September	0.00	0.00	0.00	169.30 *	FHA RBP	2,278.36
October	450.43	450.43	169.30	0.00 *	FHA RBP	2,728.79
October	0.00	0.00	0.00	169.30 *	FHA RBP	2,559.49
October	0.00	0.00	0.00	1,691.00 *	HAZARD INS	868.49
November	450.43	450.43	169.30	169.30	FHA RBP	1,149.62
November	0.00	0.00	1,480.00	0.00 *	HOMEOWNERS	1,149.62
December	450.43	450.43	169.30	0.00 *	FHA RBP	1,600.05
December	0.00	0.00	0.00	164.90 *	FHA RBP	1,435.15
January	450.43	450.43	169.30	0.00 *	FHA RBP	1,885.58
January	0.00	0.00	1,893.55	1,893.55	COUNTY	-7.97
January	0.00	0.00	0.00	164.90 *	FHA RBP	-172.87
February	450.43	450.43	169.30	0.00 *	FHA RBP	277.56
February	0.00	0.00	0.00	164.90 *	FHA RBP	112.66
March	450.43	450.43	169.30	0.00 *	FHA RBP	563.09
March	0.00	0.00	0.00	164.90 *	FHA RBP	398.19
April	450.43	450.43 E	169.30	0.00 E	FHA RBP	848.62
April	0.00	0.00	0.00	164.90 *	FHA RBP	683.72
May	450.43	450.43 E	169.30	164.90 E	FHA RBP	969.25
June	0.00	450.43 E	0.00	164.90 E	FHA RBP	1,254.78
Totals	\$5,405.16	\$5,855.59	\$5,405.15	\$5,754.65		

New York Residents: Planet is obligated to make all payments for taxes for which the real property tax escrow account is maintained and if any such payments are not timely, Planet is responsible for making such payments including any penalties and interest; You are obligated to pay one-twelfth of the taxes each month to Planet which will be deposited into the real property tax escrow account, unless there is a deficiency or surplus in the account, in which case a greater or lesser amount may be required; Planet must deposit the escrow payments made by you in a banking institution or a licensed branch of a foreign banking corporation whose deposits are insured by a federal agency; and Planet cannot impose any fees relating to the maintenance of the real property tax escrow account.

NEW PAYMENT EFFECTIVE DATE: July 01, 2025

NEW YORK RESIDENTS: Please be advised that Planet Home Lending, LLC ("Planet") is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Planet with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Nevada Residents: You may specify the disposition of any excess money within 20 days after you receive this statement.

Oregon Residents Only: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 866-882-8187 or www.planethomelending.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

ATTENTION TO ANY DEBTOR IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY: This communication is being sent for compliance and/or informational purposes only, and is not an attempt to collect a debt or impose personal liability on the recipient except as permitted by law. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof who has received a discharge of such debt in accordance with applicable bankruptcy laws or who is subject to the automatic stay of Section 362 of the US Bankruptcy Code. Planet Home Lending, LLC retains its rights under its security instrument, including the right to foreclose its lien.

Borrowers who are not in bankruptcy or who have not received a discharge in bankruptcy, please be advised that Planet Home Lending, LLC is a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

CERTIFICATE OF SERVICE

I, Natalie Brown of Rubin Lublin, LLC certify that I caused a copy of the Notice of Payment Change to be filed in this proceeding by electronic means and to be served by depositing a copy of the same in the United States Mail in a properly addressed envelope with adequate postage thereon to the said parties as follows:

Jarrold Anthony Golden
113 Federal Cove
Madison, MS 39110

Angela Nicole Golden
113 Federal Cove
Madison, MS 39110

Thomas Carl Rollins, Jr, Esq.
The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

Torri Parker Martin, Trustee
Torri Parker Martin, Chapter 13 Bankruptcy Trustee
200 North Congress Street
Suite 400
Jackson, MS 39201

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

Executed on 6/6/2025

By: /s/ Natalie Brown
Natalie Brown
MS State Bar No. 100802
Rubin Lublin, LLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
(877) 813-0992
nbrown@rlselaw.com
Attorney for Creditor